

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kimberly Vanessa Bracey
Debtor

Case No. 18-00568-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 22, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:

Recip ID	Recipient Name and Address
db	Kimberly Vanessa Bracey, 3239 Windermere Drive, Bushkill, PA 18324-6922
cr	+ Structured Asset Investment Loan Trust, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Structured Asset Investment Loan Trust, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Structured Asset Investment Loan Trust Mortgage Pa, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5022626	+ BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795
5022627	BUREAU INVESTMENT GRP PORTFOLIO, C/O ASSET RECOVERY, 2200 E DEVON AVE STE 200, DES PLAINES, IL 60018-4501
5026650	+ Berkheimer Tax Administrator, Agent for Lehman, Twp/East Stroudsburg ASD, 50 North Seventh Street, Bangor, PA 18013-1731
5022632	ENCORE RECEIVABLE MGT, PO BOX 3330, OLATHE, KS 66063-3330
5022633	EOS CCA, PO BOX 981002, BOSTON, MA 02298-1002
5022634	GENPACT SERVICES, PO BOX 1969, SOUTHGATE, MI 48195-0969
5145762	+ Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5037957	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5022649	TIME WARNER CABLE, 41-61 KISSENA BLVD, FLUSHING, NY 11355-3189
5297039	+ U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5032035	#+ U.S. Bank National Association, et. al., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663
5022651	+ WELLS FARGO BANK, C/O PHELAN HALLINAN DIAMOND JONES, 1617 JFK BLVD SUITE 1400, PHILADELPHIA, PA 19103-1814

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Apr 22 2022 18:35:00	Specialized Loan Servicing, LLC, 14841 Dallas Parkway,Suite 425, Dallas, TX 75254-8067
5022623	Email/Text: customercare@adminrecovery.com	Apr 22 2022 18:35:00	ADMIN RECOVERY LLC, 45 EARHART DRIVE, SUITE 102, WILLIAMSVILLE, NY 14221-7809
5022625	Email/Text: legal@arsnational.com	Apr 22 2022 18:35:00	ARS NATIONAL SERVICES, PO BOX 469046, ESCONDIDO, CA 92046-9046
5022628	+ EDI: PRATHEBUR	Apr 22 2022 22:43:00	BUREAUS INVEST GRP PORTFOLIO, NO. 15 LLC, 650 DUNDEE RD STE 370, NORTHBROOK, IL 60062-2757
5046178	+ EDI: RECOVERYCORP.COM	Apr 22 2022 22:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5022629	EDI: CAPITALONE.COM	Apr 22 2022 22:43:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

District/off: 0314-5
Date Rcvd: Apr 22, 2022

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Page 2 of 4
Total Noticed: 49

5022631	EDI: WFNNB.COM	Apr 22 2022 22:43:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5033684	+ EDI: CITICORP.COM	Apr 22 2022 22:43:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
5022639	+ EDI: CITICORP.COM	Apr 22 2022 22:43:00	MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040
5154037	EDI: Q3G.COM	Apr 22 2022 22:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5022635	+ EDI: CITICORP.COM	Apr 22 2022 22:43:00	HOME DEPOT CREDIT SVCS, PO BOX 790328, SAINT LOUIS, MO 63179-0328
5022636	+ EDI: CITICORP.COM	Apr 22 2022 22:43:00	HOME DEPOT/CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5022637	+ EDI: HFC.COM	Apr 22 2022 22:43:00	HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
5022638	EDI: IRS.COM	Apr 22 2022 22:43:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5022630	EDI: JPMORGANCHASE	Apr 22 2022 22:43:00	CHASE BANK, MAIL CODE OH1-1272, 340 S CLEVELAND AVE BLDG 370, WESTERVILLE, OH 43081
5022640	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 22 2022 18:35:00	MIDLAND CREDIT MGT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710
5044274	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 22 2022 18:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5022641	+ EDI: AGFINANCE.COM	Apr 22 2022 22:43:00	ONE MAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010
5022642	Email/Text: ckimble@pandbcapitalgroup.com	Apr 22 2022 18:35:00	P&B CAPITAL GROUP, 455 CENTER ROAD, SENECA, NY 14224
5022644	+ EDI: RMSC.COM	Apr 22 2022 22:43:00	PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
5043814	EDI: PRA.COM	Apr 22 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5023085	+ EDI: RECOVERYCORP.COM	Apr 22 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5024896	EDI: PENNDEPTREV	Apr 22 2022 22:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5024896	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 22 2022 18:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5045454	EDI: Q3G.COM	Apr 22 2022 22:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5022645	EDI: RMSC.COM	Apr 22 2022 22:43:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5145762	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 22 2022 18:35:00	Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5022646	EDI: TDBANKNORTH.COM	Apr 22 2022 22:43:00	TD BANK, 32 CHESTNUT STREET, LEWISTON, ME 04240
5037957	+ EDI: CBSTD	Apr 22 2022 22:43:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

District/off: 0314-5
Date Rcvd: Apr 22, 2022

User: AutoDocke
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Page 3 of 4
Total Noticed: 49

5022647	+ EDI: CITICORP.COM	Apr 22 2022 22:43:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5022648	Email/Text: bankruptcy@sunrisecreditservices.com	Apr 22 2022 18:35:00	THE FALLS COMMUNITY ASSOC, C/O SUNRISE CREDIT SERVICES INC, PO BOX 9100, FARMINGDALE, NY 11735-9100
5032677	+ EDI: WFFC.COM	Apr 22 2022 22:43:00	U.S. Bank National Association, c/o Wells Fargo Bank, N.A. as servicer, Attn: Default Document Processing, 1000 Blue Gentian Road, N9286-01Y, Eagan, MN 55121-1663
5297039	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 22 2022 18:35:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5022650	+ Email/Text: BAN5620@UCBINC.COM	Apr 22 2022 18:35:00	UNITED COLLECTION BUREAU, 5620 SOUTHWYCK BLVD STE 206, TOLEDO, OH 43614-1501
5022652	EDI: WFFC.COM	Apr 22 2022 22:43:00	WELLS FARGO DEALER SERVICES, MAC T9017-026, PO BOX 168048, IRVING, TX 75016-8048
5022653	EDI: WFFC.COM	Apr 22 2022 22:43:00	WELLS FARGO HOME MORTGAGE, WRITTEN CORRESPONDENCE DEPT, PO BOX 10335, DES MOINES, IA 50306-0335
5045313	EDI: WFFC.COM	Apr 22 2022 22:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5052669		Berkheimer Tax Administrator, agent for Lehman Twp
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5145763	*+	Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5162982	*+	Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5162983	*+	Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5022624	##+	ALLIED INTERSTATE, PO BOX 361445, COLUMBUS, OH 43236-1445
5022643	##+	PATENAUME & FELIX APC, 4545 MURPHY CANYON ROAD, 3RD FLOOR, SAN DIEGO, CA 92123-4363

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2022 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates Series 2006-3 bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association As trustee For Structured Asset Investment Loan Trust, Mortgage Pass-through Certificates, 2006-3 bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association As Trustee For et. al. bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor U.S. Bank National Association As Trustee For et. al. pamb@fedphe.com
Jodi Hause	on behalf of Creditor U.S. Bank National Association As Trustee For et. al. jodi.hause@usdoj.gov, pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates Series 2006-3 pamb@fedphe.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor U.S. Bank National Association As Trustee For et. al. pamb@fedphe.com, mario.hanyon@brockandscott.com
Robert J Kidwell, III	on behalf of Debtor 1 Kimberly Vanessa Bracej rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Thomas Song	on behalf of Creditor U.S. Bank National Association As Trustee For et. al. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Kimberly Vanessa Bracej lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 13

Information to identify the case:

Debtor 1 Kimberly Vanessa Bracey
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:18-bk-00568-MJC

Social Security number or ITIN xxx-xx-1384

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly Vanessa Bracey
aka Kimberly V. Bracey, aka Kim Vanessa
Bracey, aka Kim Bracey, aka Kim V. Bracey,
aka Kimberly Bracey

**By the
court:**

4/22/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.